

5 single transaction and as a plurality of individual transactions,
6 wherein the selected transactions were paid or deposited together;
7 and

8 displaying a total for said transaction group, wherein said
9 total for said transaction group may be readily reconciled with a
10 consolidated entry in an external account statement.

1 2. (amended) The method of claim 1, wherein the step of
2 associating selected transactions within data records for an
3 account to form a transaction group further comprises:

4 instantiating a container object to contain data records for
5 said transaction group, wherein the data records include a
6 transaction identifier, a transaction date, a transaction
7 description, and a transaction amount for each transaction within
8 the transaction group.

1 8. (amended) An apparatus for facilitating account statement
2 reconciliation, comprising:

3 association means for persistently associating selected
4 transactions within data records for an account to form a
5 transaction group which may be selectively treated as a single
6 transaction, wherein the selected transactions were paid or
7 deposited together; and

8 display means for displaying a total for said transaction
9 group, wherein said total for said transaction group may be readily
10 reconciled with a consolidated entry in an external account
11 statement.

1 9. (amended) The apparatus of claim 8, wherein said association
2 means further comprises:

3 instantiation means for instantiating a container object to
4 contain data records for said transaction group, wherein the data
5 records include a transaction identifier, a transaction date, a
6 transaction description, and a transaction amount for each

12
7 transaction within the transaction group.

1 15. (amended) A computer program product for use with a data
2 processing system, comprising:

3 a computer usable medium;

4 first instructions on said computer usable medium for
5 associating selected transactions within data records for an
6 account to form a transaction group having a data record distinct
7 from data records for said selected transactions to allow the
8 transaction group to be selectively treated as a single transaction
9 and as a plurality of individual transactions, wherein the selected
10 transactions were paid or deposited together; and

11 second instructions on said computer usable medium for
12 displaying a total for said transaction group, wherein said total
13 for said transaction group may be readily reconciled with a
14 consolidated entry in an external account statement.

1 16. (amended) The computer program product of claim 15, wherein
2 said first instructions further comprise:

3 instructions for instantiating a container object to contain
4 data records for said transaction group, wherein the data records
5 include a transaction identifier, a transaction date, a transaction
6 description, and a transaction amount for each transaction within
7 the transaction group.

1 21. (amended) An Internet client, comprising:

2 a data processing system receiving and transferring data over
3 the Internet; and

4 records for account transactions stored within said data
5 processing system, said records including at least one transaction
6 group record persistently maintaining an association of records for
7 selected transactions within said account transactions which were
8 paid or deposited together, said at least one transaction group
9 record allowing the selected transactions to be selectively treated

10 as a single transaction and as a plurality of individual
11 transactions, wherein said at least one transaction group record
12 includes a transaction identifier, a transaction date, a
13 transaction description, and a transaction amount for each
14 transaction within the transaction group.

1 25. (amended) An Internet server, comprising:

2 a data processing system receiving and transferring data over
3 the Internet;

4 a storage device maintaining account transaction records for
5 an account; and

6 software operable in said data processing system for:

7 receiving an external request for transaction records for
8 said account over the Internet;

9 comparing said external transaction records to said
10 account transaction records, wherein said external transaction
11 records include transaction groups for transactions paid or
12 deposited together, each transaction group including a
13 transaction identifier, a transaction date, a transaction
14 description, and a transaction amount for each transaction
15 within the transaction group, wherein each transaction group
16 is compared as a single transaction to said account
17 transaction records;

18 transmitting said account records over the Internet; and

19 transmitting a signal over the Internet for initiating a
20 determination of whether said account records includes a match
21 to a transaction group.

1 26. (amended) A method of automatically reconciling account
2 transaction records with user transaction records over the
3 Internet, comprising:

4 transmitting information regarding an account from a server
5 over the Internet to a user unit;

6 comparing said information regarding said account to